

INDEXING INSTRUCTIONS: Lot 443, Section K, Magnolia Estates Subdivision, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 26, 2007, Myrna Rebecca McCullar, executed a Deed of Trust to Lenders First Choice, Trustee for the use and benefit of Financial Freedom Senior Funding Corporation, a subsidiary of Indymac Bank, FSB which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2715, Page 300 thereof; describing the following property:

The Land lying and being situated in Desoto County, Mississippi, described as follows, to-wit:

Lot 443, Section K, Magnolia Estates Subdivision, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 46, Page 23, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

For Informational Purposes Only: The APN is shown by the County Assessor as 1-06-7-35-20-0; Source of Title is Book 281, Page 163 (Recorded 01/30/95)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute NATIONWIDE TRUSTEE SERVICES, INC., as Trustee in said Deed of Trust, the said NATIONWIDE TRUSTEE

Maris Schneider

SERVICES, INC., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this
the 20 day of AUGUST, 2008.

FINANCIAL FREEDOM SENIOR FUNDING
CORPORATION

By: Erica A. Johnson-Seck
ERICA A. JOHNSON-SECK
Its VICE PRESIDENT

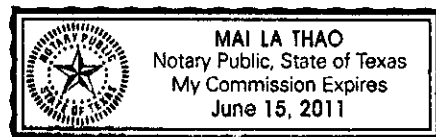
STATE OF TEXAS
COUNTY OF WILLIAMSON

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, ERICA A. JOHNSON-SECK, known personally to be the
VICE PRESIDENT of the within named, FINANCIAL FREEDOM SENIOR
FUNDING CORPORATION, and acknowledged to me that (s)he signed and delivered the above and
foregoing Substitution of Trustee on behalf of said corporation, after being first duly authorized
to do so.

GIVEN UNDER my hand and official seal, this the 20 day of
AUGUST, 2008.

Mai Tho
NOTARY PUBLIC MAI THAO

My Commission Expires:
6-15-2011



Prepared by and Return To:
0722270MS
NATIONWIDE TRUSTEE SERVICES, INC.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext 1120